

Certificate Number: 12433-PAM-DE-034651025

Bankruptcy Case Number: 20-01821



12433-PAM-DE-034651025

CERTIFICATE OF DEBTOR EDUCATION

I CERTIFY that on July 9, 2020, at 10:28 o'clock PM EDT, Nancy Jean Gallagher completed a course on personal financial management given by internet by Solid Start Financial Education Services, LLC, a provider approved pursuant to 11 U.S.C. 111 to provide an instructional course concerning personal financial management in the Middle District of Pennsylvania.

Date: July 10, 2020 By: /s/Lisa Susoev

Name: Lisa Susoev

Title: Teacher